

**Information to identify the case:**

Debtor 1	<u>Adam B Clark</u>	Social Security number or ITIN	xxx-xx-0019
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Melody S Clark</u>	Social Security number or ITIN	xxx-xx-0283
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-70338-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Adam B Clark

Melody S Clark

9/12/24

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Adam B Clark  
Melody S Clark  
Debtors

Case No. 19-70338-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 4

Date Rcvd: Sep 12, 2024

Form ID: 3180W

Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Adam B Clark, Melody S Clark, 760 Red Schoolhouse Road, Osceola Mills, PA 16666-8607
cr	+ U.S. Bank National Association, as Trustee, for Le, Padgett Law Group, 6267 Old Water Oak Road, Suite 2, Tallahassee, FL 32312-3858
15064727	+ Advanced Disposal, P.O. Box 25084, Lehigh Valley, PA 18002-5084
15064728	+ AmServ Limited, Billing Office, P.O. Box 726, New Cumberland, PA 17070-0726
15064730	+ Children's Hospital of Pittsburgh, One Children's Hospital Drive, 4401 Penn Avenue, Pittsburgh, PA 15224-1342
15064734	+ Cr Control C, 2410 Broad Ave, Altoona, PA 16601-1940
15064736	+ Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709
15064738	+ Keystone Col, 220 North Duke Str, Lancaster, PA 17602-2710
15064740	+ Mount Nittany Physician Group, P.O. Box 6005, Hermitage, PA 16148-1005
15064743	+ Penn Highlands Medical Group, 100 Hospital Avenue, Du Bois, PA 15801-1440
15064744	+ Penn Highlands Physician Network, 1605 N. Cedar Crest Blvd. Suite 110B, Allentown, PA 18104-2351
15064748	+ Tyrone Hospital, Attn: Billing, 187 Hospital Drive, Tyrone, PA 16686-1898
15104371	+ U.S. Bank National Association, as Trustee, for Le, c/o Ditech Financial LLC, Po Box 12740, Tempe, AZ 85284-0046
15823342	+ Wilmington Savings Fund Society, FSB, d/b/a, Christiana Trust as Trustee, PO Box 10826, Greenville, SC 29603-0826

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 13 2024 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2024 00:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Sep 13 2024 03:43:00	Americredit Financial Services, Inc. Db a GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: RASEBN@raslg.com	Sep 13 2024 00:03:00	Ditech Financial LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ EDI: PRA.COM	Sep 13 2024 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 13 2024 00:03:00	Specialized Loan Servicing, LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15075710	EDI: PHINAMERI.COM	Sep 13 2024 03:43:00	AmeriCredit Financial Services, Inc., dba GM

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			Financial, P O Box 183853, Arlington, TX 76096
15064726	+ Email/Text: mnapoletano@ars-llc.biz	Sep 13 2024 00:04:00	Ability Recovery Servi, Pob 4031, Wyoming, PA 18644-0031
15064729	^ MEBN	Sep 12 2024 23:51:03	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
15064731	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 13 2024 00:03:00	Citizens One Auto Finance, P.O. Box 7000, Providence, RI 02940
15087934	+ Email/Text: bankruptcy@cavps.com	Sep 13 2024 00:04:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15064732	+ Email/Text: dylan.succa@commercialacceptance.net	Sep 13 2024 00:03:00	Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
15064733	+ EDI: CONVERGENT.COM	Sep 13 2024 03:43:00	Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
15064735	+ Email/Text: bdsupport@creditmanagementcompany.com	Sep 13 2024 00:04:00	Crdmgmcomp, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15118353	+ Email/Text: Bankruptcy@keystonecollects.com	Sep 13 2024 00:03:00	Decatur Township, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15064737	+ EDI: PHINAMERI.COM	Sep 13 2024 03:43:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15064739	+ Email/Text: Bankruptcy@keystonecollects.com	Sep 13 2024 00:03:00	Keystone Collections Group, P.O. Box 499, Irwin, PA 15642-0499
15089599	Email/PDF: resurgentbnotifications@resurgent.com	Sep 13 2024 00:07:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15064741	+ Email/Text: Bankruptcies@nragroup.com	Sep 13 2024 00:04:00	National Recovery Agen, 2491 Paxton Street, Harrisburg, PA 17111-1036
15229878	Email/Text: mtgbk@shellpointmtg.com	Sep 13 2024 00:03:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
15104860	EDI: PRA.COM	Sep 13 2024 03:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15071405	EDI: PENNDEPTREV	Sep 13 2024 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15071405	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15118350	+ Email/Text: Bankruptcy@keystonecollects.com	Sep 13 2024 00:03:00	Phillipsburg-Osceola Area School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15064745	+ EDI: PRA.COM	Sep 13 2024 03:43:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15064746	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 13 2024 00:03:00	Specialized Loan Servi, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15316801	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 13 2024 00:03:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
15065385	^ MEBN	Sep 12 2024 23:52:10	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15064747	^ MEBN	Sep 12 2024 23:51:45	Transworld Systems, Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15096819	Email/Text: BNCnotices@dcmservices.com	Sep 13 2024 00:03:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123

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15098842	EDI: AIS.COM	Sep 13 2024 03:43:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15064749	+ EDI: VERIZONCOMB.COM	Sep 13 2024 03:43:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
15090667	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 13 2024 00:03:00	Wilmington Savings Fund Society,, FSB Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
15819813	Email/PDF: resurgentbknofications@resurgent.com	Sep 13 2024 00:07:36	Wilmington Savings Fund Society, FSB,, PO Box 10826, Greenville, SC 29603-0826
TOTAL: 34			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DITECH FINANCIAL LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr		Specialized Loan Servicing, LLC as Servicer for Wi
cr		U.S. BANK NATIONAL ASSOCIATION
cr		U.S. Bank National Association, as Trustee, for Le
cr		Wilmington Savings Fund Society, FSB, d/b/a Chris
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15257103	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15064742	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 7 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christina Trust, as Trustee for PNPMS Trust IV josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Joshua I. Goldman	

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on behalf of Creditor U.S. Bank National Association as Trustee, for Lehman ABS Manufactured Housing Contract Trust 2002-A as serviced by NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

Kenneth P. Seitz

on behalf of Joint Debtor Melody S Clark thedebterasers@aol.com

Kenneth P. Seitz

on behalf of Debtor Adam B Clark thedebterasers@aol.com

Keri P. Ebeck

on behalf of Creditor Specialized Loan Servicing LLC as Servicer for Wilmington Savings Fund Society, FSB, DBA Christina Trust, not in its Individual Capacity, but Soley in it Capacity as Owner Trustee for WF 19 Grantor T kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8